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BOOK 70 PAGE 817
STATE MS.-DE SOTO CO.
FILED

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CERTIFICATE OF TRUST

BK 70 PG 817
W.E. DAVIS CH. CLK.

The undersigned pursuant to Section 91-1-7 of the Mississippi Code (As Amended) certify that the following information concerning a revocable living trust known as the JEAN E. HALL LIVING TRUST, dated December 18, 1995 is true and correct as set forth below:

1. The name of the trust is: Jean E. Hall Living Trust
2. The street and mailing address of the office is: 9395 Laurel Hill S. Olive Branch, MS 38654-1656.
3. The trustees' names are: Jean E. Hall and Donnell D. Hall. The street and mailing address is 9395 Laurel Hill S. Olive Branch, MS 38654-1656.
4. The name of the grantors are: Jean E. Hall. Her street and mailing address is 9395 Laurel Hill S., Olive Branch, MS 38654-1656.
5. The real property in Mississippi owned by or to be conveyed to the Trust is certain property located in DeSoto County, Mississippi as follows:

Lot 40, Phase I, Section A, The Planation, in Section 22, Township 1 South, Range 6 West, DeSoto County, Mississippi, as shown by the plat thereof recorded in Plat Book 36, Pages 33-41, in the office of the Chancery Clerk of DeSoto County, Mississippi.
6. The anticipated termination date of the trust is the death of the grantor and her spouse, who are beneficiaries of the trust.
7. The general powers of the trustees are to do all acts necessary to administer the trust including, but not limited to the right to sell and convey any real or personal property held in the trust.

IN WITNESS WHEREOF, the Grantor and Trustees of the trust described herein have caused this instrument to be signed on this 19th day of January, 1996.

Jean E. Hall

JEAN E. HALL, Grantor and
Trustee of the JEAN E. HALL LIVING TRUST

Donnell D. Hall

DONNELL D. HALL, Trustee of the
JEAN E. HALL LIVING TRUST

STATE OF TENNESSEE
COUNTY OF SHELBY

Personally appeared before me, the undersigned, in and for the jurisdiction aforesaid, JEAN E. HALL, who acknowledged to me that she is the Grantor and Co-Trustee of the JEAN E. HALL LIVING TRUST and that in said representative's capacities she executed the above and foregoing instrument, after first having been duly authorized to do so.

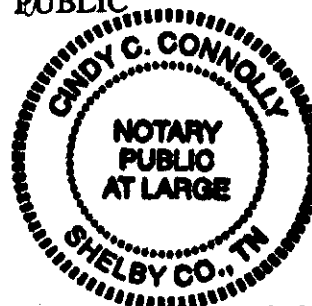
This the 19 day of January 1996.

Cindy C. Connolly
NOTARY PUBLIC

My Commission Expires:

1-29-96

STATE OF TENNESSEE
COUNTY OF SHELBY



My Commission Expires 1-29-96

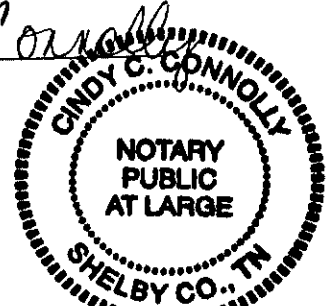
Personally appeared before me, the undersigned, in and for the jurisdiction aforesaid, DONNELL D. HALL, who acknowledged to me that he is the Co-Trustee of the JEAN E. HALL LIVING TRUST and that in said representative's capacities he executed the above and foregoing instrument, after first having been duly authorized to do so.

This the 19 day of January 1996.

Cindy C. Connolly
NOTARY PUBLIC

My Commission Expires:

1-29-96



My Commission Expires 1-29-96